

Message

From: Nick Rousseau [nickrousseau@stripe.com]
Sent: 2/14/2022 10:51:52 PM
To: Mark Thompson [markt@peoplespayments.com]
CC: Gillian Wee [wee@stripe.com]; Luke Brady [lukeb@peoplespayments.com]; People's Trust (Network/BIN Sponsor) (peoplestrust-contact@stripe.com) [peoplestrust-contact@stripe.com]; Tselmeg Shponko [tshponko@stripe.com]; Evan Frondorf [efrondorf@stripe.com]
Subject: Re: Stripe merchant - Freedom convoy & Givensendgo
Attachments: GiveSendGo.pdf; ADOPT INFO.pdf

Hi Mark,

I'm responding back regarding your questions about GiveSendGo.

Stripe has paused charges and pay-outs of the Stripe account associated with the Adopt-A-Trucker campaign to comply with the Order we discussed last Friday.

Given the sensitive nature of events, Stripe has high level attention on the matter and has been monitoring accounts for potential violations of our Terms of Service. Stripe has required changes or offboarded individual campaigns for Terms of Service violations, but has not determined that the GiveSendGo platform, as a whole, is in violation.

We have attached information about the GiveSendGo platform and the Adopt-a-Trucker campaign which we checked during onboarding. We note that only the Connected Account associated with the Adopt-a-Trucker campaign was processed via SPCL/People's Trust, whereas the GiveSendGo Platform Account is processed via our U.S. entity with U.S. financial partners.

Thanks,
Nick

On Fri, Feb 11, 2022 at 4:32 PM Mark Thompson <markt@peoplespayments.com> wrote:
Understood. I know its near end of day and likely Monday ETA. Thanks for your help Nick.

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From: Nick Rousseau <nickrousseau@stripe.com>
Sent: Friday, February 11, 2022 7:24:52 PM
To: Mark Thompson <markt@peoplespayments.com>
Cc: Gillian Wee <wee@stripe.com>; Luke Brady <LukeB@peoplespayments.com>; People's Trust (Network/BIN Sponsor) (peoplestrust-contact@stripe.com) <peoplestrust-contact@stripe.com>
Subject: Re: Stripe merchant - Freedom convoy & Givensendgo

Hi Mark,

Confirming receipt of your email. I have relayed the information request to our team and will get back to you as soon as possible. Full transparency, it is likely that I will not have an update on this until Monday as we are coming up on EOD.

Please feel free to let me know if you have any questions or concerns.

Best,
Nick

On Fri, Feb 11, 2022 at 3:33 PM Mark Thompson <markt@peoplespayments.com> wrote:

Hi Nick,

Could you provide the full underwriting package for Givesendgo? We saw a news item indicating they had been with paypal previously and were terminated for a related issue. We would like to understand the narrative and how they were boarded.

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From: Nick Rousseau <nickrousseau@stripe.com>

Sent: Friday, February 11, 2022 3:48:16 PM

To: Gillian Wee <wee@stripe.com>

Cc: Howard Klein <howard@peoplespayments.com>; Afif Ally <AfifA@peoplespayments.com>; Delhard Johnson <DelhardJ@peoplespayments.com>; Gabriel Mbah <GabrielM@peoplesgroup.com>; Heather Rheame <HeatherR@peoplestrust.com>; Luke Brady <LukeB@peoplespayments.com>; Mark Thompson <markt@peoplespayments.com>; Mihnea Cirica <MihneaC@peoplescardservices.com>; People's Trust (Network/BIN Sponsor) (peopletrust-contact@stripe.com) <peopletrust-contact@stripe.com>; Shadab Khusru <ShadabK@peoplespayments.com>; Sharan Shanmugaratnam <SharanS@peoplesgroup.com>; Tehsin Dewji <TehsinD@peoplesgroup.com>; Will Parker <WilsonP@peoplespayments.com>

Subject: Re: Stripe merchant - Freedom convoy & Givesendgo

Hi Howard and Team,

We touched base with the team and confirmed that we have about 376K CAD in pending funds. Please feel free to let me know if you have any further questions.

Best,
Nick

On Fri, Feb 11, 2022 at 9:57 AM Gillian Wee <wee@stripe.com> wrote:

I am checking and will get back to you.

Thanks,
Gillian.

On Fri, Feb 11, 2022 at 12:49 Howard Klein <howard@peoplespayments.com> wrote:

For GiveSendGo, do you have any unpaid funds to the entity/GiveSendGo?

From: Gillian Wee <wee@stripe.com>

Sent: Friday, February 11, 2022 12:47 PM

To: Howard Klein <howard@peoplespayments.com>

Cc: Afif Ally <AfifA@peoplespayments.com>; Delhard Johnson <DelhardJ@peoplespayments.com>; Gabriel Mbah <GabrielM@peoplesgroup.com>; Heather Rheame <HeatherR@peoplestrust.com>; Luke Brady <LukeB@peoplespayments.com>; Mark Thompson <markt@peoplespayments.com>; Mihnea Cirica <MihneaC@peoplescardservices.com>; Nick Rousseau <nickrousseau@stripe.com>; People's Trust (Network/BIN Sponsor) (peopletrust-contact@stripe.com) <peopletrust-contact@stripe.com>; Shadab Khusru <ShadabK@peoplespayments.com>; Sharan Shanmugaratnam <SharanS@peoplesgroup.com>; Tehsin Dewji <TehsinD@peoplesgroup.com>; Will Parker <WilsonP@peoplespayments.com>

Subject: Re: Stripe merchant - Freedom convoy & Givesendgo

Sorry Howard, whose funds are you referring to?

On Fri, Feb 11, 2022 at 12:45 Howard Klein <howard@peoplespayments.com> wrote:

Can you let us know how much money you have in your possession at the moment?

From: Gillian Wee <wee@stripe.com>

Sent: Friday, February 11, 2022 12:39 PM

To: Mark Thompson <markt@peoplespayments.com>

Cc: People's Trust (Network/BIN Sponsor) (peopletrust-contact@stripe.com) <peopletrust-contact@stripe.com>; Nick Rousseau <nickrousseau@stripe.com>; Luke Brady

<LukeB@peoplespayments.com>; Afif Ally <AfifA@peoplespayments.com>; Tehsin Dewji

<TehsinD@peoplesgroup.com>; Will Parker <WilsonP@peoplespayments.com>; Sharan

Shanmugaratnam <SharanS@peoplesgroup.com>; Gabriel Mbah <GabrielM@peoplesgroup.com>;

Mihnea Cirica <MihneaC@peoplescardservices.com>; Shadab Khusru

<ShadabK@peoplespayments.com>; Heather Rheaume <HeatherR@peopletrust.com>; Howard Klein

<howard@peoplespayments.com>; Delhard Johnson <DelhardJ@peoplespayments.com>

Subject: Re: Stripe merchant - Freedom convoy & Givesendgo

Mark,

I'm responding about the Canadian campaign for the Freedom Convoy that has been set up on the GiveSendGo platform, which is powered by Stripe. The Ontario Superior Court of Justice issued an order this morning, which you may have seen. In order to ensure compliance with the order, we will be pausing charges and pay-outs of the Adopt-A-Trucker campaign, which is connected to Peoples Trust on the GivesendGo platform. We'd be happy to answer any questions you may have.

Thanks,
Gillian.

On Fri, Feb 11, 2022 at 10:40 AM Gillian Wee <wee@stripe.com> wrote:

Mark,

Thanks for your note. We are digging into this, and will respond with our feedback.

Gillian.

On Fri, Feb 11, 2022 at 9:33 AM Mark Thompson <markt@peoplespayments.com> wrote:

Hi Gillian, Nick & Team,

We are seeing a related merchant to all this called GiveSendGo. It reports itself to be a Christian crowdfunding site News article below. It looks like donations are going to this site now that the gofundme page is not operating. I don't see them on our merchant records but could you doublecheck if you see them as one of your merchants, and if so, please confirm any actions taken.

Please let us know ASAP.

<https://www.givesendgo.com/>

<https://globalnews.ca/news/8610512/givesendgo-fundraiser-trucker-convoy-frozen/>

Thank you.

Mark Thompson | Senior Manager, Credit Risk
Peoples Group

Suite 1310 - [95 Wellington Street West](#)

[Toronto, ON, M5J 2N7](#)

Phone: 647-332-1781

MarkT@peoplespayments.com

www.peoplesgroup.com

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From: Gillian Wee <wee@stripe.com>

Sent: February 10, 2022 12:41 PM

To: Delhard Johnson <DelhardJ@peoplespayments.com>

Cc: Nick Rousseau <nickrousseau@stripe.com>; Luke Brady <LukeB@peoplespayments.com>; Afif Ally <AfifA@peoplespayments.com>; Tehsin Dewji <TehsinD@peoplesgroup.com>; Will Parker <WilsonP@peoplespayments.com>; Sharan Shanmugaratnam <SharanS@peoplesgroup.com>; Mark Thompson <markt@peoplespayments.com>; Gabriel Mbah <GabrielM@peoplesgroup.com>; Mihnea Cirica <MihneaC@peoplescardservices.com>; Shadab Khusru <ShadabK@peoplespayments.com>; Heather Rheume <HeatherR@peoplestrust.com>

Subject: Re: Stripe - Peoples call - February 9, 2022 - Updated

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PT team:

Thanks for your time yesterday. I checked on your question about Freedom Convoy and this is where we stand:

The campaign is no longer active and GoFundMe has instructed Stripe to unilaterally refund all donations, which we've now done. GoFundMe is covering the \$1M payout and refunding those donations as well. We can confirm that 93 percent of refunds have processed and are in a settled state.

The remaining are in an "acknowledged" state, awaiting settlement (with the exception of 144 transactions in a state of chargeback/dispute).

Thanks,
Gillian.

On Wed, Feb 9, 2022 at 3:46 PM Delhard Johnson <DelhardJ@peoplespayments.com> wrote:

Hi Team,

Please see updated agenda with notes attached.

Regards,

Delhard Johnson | Compliance Analyst

Peoples Group

Ph: 647.943.5985

DelhardJ@peoplesgroup.com

www.peoplesgroup.com

From: Delhard Johnson

Sent: Wednesday, February 9, 2022 2:22 PM

To: Nick Rousseau <nickrousseau@stripe.com>; wee@stripe.com

Cc: Luke Brady <LukeB@peoplespayments.com>; Afif Ally <AfifA@peoplespayments.com>; Tehsin Dewji <TehsinD@peoplesgroup.com>; Will Parker <WilsonP@peoplespayments.com>; Sharan Shanmugaratnam <SharanS@peoplesgroup.com>; Mark Thompson <markt@peoplespayments.com>; Gabriel Mbah <GabrielM@peoplesgroup.com>; Mihnea Cirica <MihneaC@peoplescardservices.com>; Shadab Khusru <ShadabK@peoplespayments.com>

Subject: Stripe - Peoples call - February 9, 2022

Hi Team,

Kindly see the attached list of items as an agenda to our call today. Please let me know if any additional items to discuss.

Regards,

Delhard Johnson | Compliance Analyst

Peoples Group

Ph: 647.943.5985

DelhardJ@peoplesgroup.com

www.peoplesgroup.com

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